ment (IRDP) in Andhra Pradesh during the last three years have been as under:—

Year	Amount (in lakhs)
1985-86	4767.71
1986-87	7098.80
1987-88	8517.30

(b) and (c) It is not correct to say that in most of the cases, loans are sanctioned after getting bribes. However, representations regarding corruption, non-sanction of loans, delay in disbursement of loans, write off or remission of dues, rescheduling of repayment reschedule, etc. are received and they are referred to the concerned authorities for necessary corrective action. Corrective measures are taken by banks in respect of complaints with a view to provide necessary redressal to the complainant.

1720. [*Transferred to the 12th August*, 1988]

Participation of Banks in Rural Upliftment

1721. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that banks in Andhra Pradesh have not reached the masses so far in the matter of providing resources for their upliftment;

(b) whether the Central Government propose to issue fresh orders to the banks in this regard; and

(c) if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to to (c) Under poverty alleviation measures Banks provide assistance to the weaker sections of the society which consist of small and marginal farmers, share croppors, rural artisans, village and cottage industries, IRDP beneficiaries, DRI beneficiaries and SC/ST beneficiaries. According to the information available from Reserve Bank of India the Scheduled Commercial Banks advances to weaker sections in Andhra Pradesh increased from Rs. 576 crores as at the end of December, 1984 to Rs. 681 crores at the end of December, 1985 and further to Rs. 789 crores at the end of December, 1986.

The percentage share of weaker sections advances to total advances of scheduled commercial banks in Andhra Pradesh as at the end of December, 1984, 1985 and 1986 works out to be 17.5 per cent, 18.1 per cent and 17.1 per cent respectively—comparatively higher than 7.8 per cent, 9.0 per cent and 9.4 per cent respectively at all-India level at the end of December, 1984, 1985 and 1986.

Thus the performance of banks in meeting credit needs of weaker sections in Andhra Pradesh can be considered quite satisfactory.

Detection of Bank Frauds

1722. SHRI CHANDRIKA PRASAD TRIPATHI: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to conduct research into and monitoring of bank frauds in order to determine the sensitive and vulnerable spots in functioning of banks throughout the country; and

(b) if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) The vigilance machinery of public sector banks monitor bank frauds on a continuing basis. Banks also review of an on-koing basis their own systems and procedures and issue instructions to their branches regarding safeguards to be observed. In addition, the Reserve Bank of India also monitors major fraud cases and examines the *modus operandii* adopted by miscreants in the commission of frauds with a view to providing guidance to the